

**In the Claims:** (strikethrough parts deleted and underlined parts added)

1. (Currently Amended) A method of client account access protection for client/server or brick and mortar based transactions comprising:

storing client defined access parameters input by a client, wherein said client defined access parameters define parameters that must be satisfied before a transaction of funds or information is authorized;

~~establishing a connection via a secure transaction protocol;~~

initiating a transaction of funds or information;

requesting account holder private information;

entering ~~requested~~ said account holder private information;

gathering other gathered information;

comparing said entered account holder private information along with said other gathered information ~~and other gathered data~~ with said client defined access parameters; and

determining to authorize or deny ~~the~~ said transaction.;

~~changing the client defined access parameters.~~

2. (Currently Amended) A method according to claim 1 where said client defined access parameters is any one or combination comprised of:

a password;

client accounts selected enabled or denied by the client for said transaction;

merchants selected enabled or denied for transaction with client accounts by the client;

geographic location parameters selected for association with a client account and merchants by the client where said transaction is allowed to occur;

a monetary amount associated with each account and merchant to limit the total amount of a single or a selected number of subsequent transactions;

a selection by the client to enable or deny access to the client accounts transacted through a bricks and mortar establishment and/or a network connection.

3. (Original) A method according to claim 2 where said geographic location parameters comprise Post Office zip codes, telephone area codes and telephone country codes.

4. (Original) A method according to claim 2 where said network comprises the Internet or Intranet.

5. (Original) A method according to claim 1 where said storing client defined access parameters comprises storing the access parameters on a secure network server accessed by the client computing device.

6. (Original) A method according to claim 5 where the client computing device comprises a personal computer, a workstation, an Automatic Teller Machine and a personal digital assistant.

7. (Original) A method according to claim 1 where said establishing a connection comprises the SET, TLS or SSL secure transaction protocol.

8. (Currently Amended) A method according to claim 1 where said ~~entering~~ requested account holder private information comprises name, address, password, account number or credit card number.

9. (Currently Amended) A method according to claim 1 where said other gathered information ~~data~~ comprises the location, date or time of said entering said ~~requested~~ account holder private information for said transaction.

10. (Currently Amended) A method according to claim 1 where said determining to authorize or deny the transaction comprises:

authorizing said ~~the~~ transaction if requested private client information and said other gathered information ~~data~~ matches the said client defined access parameters; and

denying said ~~the~~ transaction if the requested private client information and said other gathered information-data does not match ~~the~~ said client defined access parameters.

11. (Currently Amended) A method according to claim 1 including the step of changing said client defined access parameters ~~where said changing client defined access parameters comprises selectively changing the access parameters at any time by the client via the client computing device.~~